

United States Bankruptcy Court

Eastern District of Texas

Case No. 08-42815

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Gerald Wallace Dyer II
10394 Dyer Road
Sanger, TX 76266

Social Security No.:

xxx-xx-1853

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 1/21/09

Brenda T. Rhoades
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0540-4
Case: 08-42815

User: admin
Form ID: B18

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Date Rcvd: Jan 21, 2009

The following entities were served by first class mail on Jan 23, 2009.

db +Gerald Wallace Dyer, II, 10394 Dyer Road, Sanger, TX 76266-6034
tr +Mark A. Weisbart, The Law Offices of Mark A. Weisbart, 12770 Coit Road, Suite 541, Dallas, TX 75251-1366
cr +Capital One Auto Finance, P. O. Box 829009, Dallas, TX 75382-9009
cr +DaimlerChrysler Financial Services Americas L.L.C., Bassel & Wilcox, P.O. Box 11509, Fort Worth, TX 76110-0509
cr +Denton County, Michael Reed, P O Box 1269, Round Rock, TX 78680-1269
5235582 +Attorney General of Texas, Taxation Division Bkrpcy, Box 12548, Capitol Station, Austin TX 78711-2548
5235583 +Attorney General of the US, Department of Justice, Tenth & Constitution Avenues, Washington DC 20530-0001
5235584 +Becket and Lee, PO Box 3001, Malvern PA 19355-0701
5290990 +CAPITAL ONE BANK (USA), N.A., C/O TSYS DEBT MANAGEMENT (TDM), PO BOX 5155, NORCROSS, GA 30091-5155
5285332 +CHASE BANK USA, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
5235591 +CNH Capital, 233 Lake Avenue, Racine WI 53403-1015
5235592 CTI, PO Box 4783, Chicago IL 60680-4783
5235593 +CU Members Mortgage, PO Box 2988, Fort Worth TX 76195-0001
5278856 +Carmel Financial Corp & AAM, 101 E Carmel Dr, Ste 205, Carmel, IN 46032-2668
5235588 +Citibank, Attn Centralized BKTCY, PO Box 20507, Kansas City MO 64195-0507
5235589 City of Sanger Tax Collector, c/o Denton County Tax Collector, PO Box 90204, Denton TX 76202-5204
5235590 Client Services Inc, PO Box 1503, Saint Peters MO 63376-0027
5235594 Denton County Tax Collector, PO Box 90204, Denton TX 76202-5204
5235596 E Glenn Gidel, Attorney at Law, River Plaza Tower, 1701 River Run Road Suite 1015, Fort Worth TX 76107-6556
5235597 +Farm Bureau Bank, 17300 Henderson Path, San Antonio TX 78232-1663
5235598 FirstSource Advantage LLC, PO Box 628, Buffalo NY 14240-0628
5235599 +Fridge & Rescendez LLC, Riverview Towers, 111 Soledad Street Suite 1700, San Antonio TX 78205-2229
5235600 +Frost National Bank, c/o Fridge & Rescendez LLC, Riverview Towers, 111 Soledad Street Suite 1700, San Antonio TX 78205-2229
5235602 +Gerald Wallace, 10394 Dyer Road, Sanger TX 76266-6034
5235604 +James B Odom, 6717 Calmont, Fort Worth TX 76116-4203
5270785 +James B. Odom, 8525 Kinsley Circle, Granbury TX 76049-4761
5235605 +John R Resendez, c/o Fridge & Rescendez LLC, Riverview Towers, 111 Soledad Street Suite 1700, San Antonio TX 78205-2229
5235606 Lone Star FLCA, PO Box 1569, San Antonio TX 78296-1569
5235607 +NCO Financial Systems Inc, PO Box 15081, Wilmington DE 19850-5081
5301857 PYOD LLC its successors and assigns as assignee of, Citibank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5235608 Sanger ISD Tax Collector, c/o Denton County Tax Collector, PO Box 90204, Denton TX 76202-5204
5235609 +State Comptroller of, Public Accounts, Capitol Station, Austin TX 78774-0001
5235610 T D Disheroon, c/o E Glenn Gidel, River Plaza Tower, 1701 River Run Road Suite 1015, Fort Worth TX 76107-6556
5235613 +TSYS Debt Management, PO Box 5155, Norcross GA 30091-5155
5235612 +Tractor Supply Credit Plan, PO Box 6497, Sioux Falls SD 57117-6497
5235616 +***US DEPARTMENT OF HUD, HOUSING & URBAN DEVELOPMENT, 801 CHERRY ST UNIT 45, FORT WORTH TX 76102-6882
(address filed with court: US Department of HUD, Housing & Urban Development, 801 Cherry Street #2500, Fort Worth TX 76102-6803)
5235614 +United States Attorneys Office, 110 North College Avenue, Suite 700, Tyler TX 75702-7237
5235615 United States Trustees Office, 110 North College Avenue, Suite 300, Tyler TX 75702-7231

The following entities were served by electronic transmission on Jan 21, 2009.

tr +EDI: BMAWEISBART.COM Jan 21 2009 20:48:00 Mark A. Weisbart,
The Law Offices of Mark A. Weisbart, 12770 Coit Road, Suite 541, Dallas, TX 75251-1366
5235581 +EDI: BECKLEE.COM Jan 21 2009 20:48:00 American Express, c/o Becket and Lee, PO Box 3001, Malvern PA 19355-0701
5235585 +EDI: CAPITALONE.COM Jan 21 2009 20:48:00 Capital One, c/o TSYS Debt Management, PO Box 5155, Norcross GA 30091-5155
5235586 +EDI: CHASE.COM Jan 21 2009 20:48:00 Chase Bank One, Attention Bankruptcy Dept, PO Box 100018, Kennesaw GA 30156-9204
5235587 +EDI: CHRYSLER.COM Jan 21 2009 20:48:00 Chrysler Financial, 5225 Crooks Road, Suite 140, Troy MI 48098-2823
5235588 +EDI: CITICORP.COM Jan 21 2009 20:48:00 Citibank, Attn Centralized BKTCY, PO Box 20507, Kansas City MO 64195-0507
5281629 EDI: DISCOVER.COM Jan 21 2009 20:48:00 Discover Bank/DFS Services LLC, PO Box 3025, New Albany, OH 43054-3025
5235595 +EDI: DISCOVER.COM Jan 21 2009 20:48:00 Discover Financial, Attention Bankruptcy Depart, PO Box 3025, New Albany OH 43054-3025
5235601 +EDI: RMSC.COM Jan 21 2009 20:48:00 GE Money Bank, Attention Bankruptcy Depart, PO Box 103106, Roswell GA 30076-9106
5235603 EDI: IRS.COM Jan 21 2009 20:48:00 Internal Revenue Service, PO Box 21126, Philadelphia PA 19114
5301855 EDI: RESURGENT.COM Jan 21 2009 20:48:00 LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5235611 +E-mail/Text: redpacer@twc.state.tx.us TEC Building, Tax Department, Austin TX 78778-0001
Texas Employment Commission,

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Lone Star, FLCA

TOTALS: 1, * 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '+++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 23, 2009

Signature:

